Fill in this information to identify the case:

Debtor 1 Wendell N Calloway

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA (State)

Case number 20-14119

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 0 6 2 8

Date of payment change: 08/18/25
Must be at least 21 days after date of this notice

New total payment: $ 150.55
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

■ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ ______ **New escrow payment:** $ ______

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

■ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No
■ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: number of days in the month changes the amount due

Current mortgage payment: $ 154.89 **New mortgage payment:** $ 150.55

Debtor 1 Wendell N Calloway
First Name Middle Name Last Name

Case number (*if known*) 20-14119

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ Melissa A Epler
Signature

Date 07/30/2025

Print: Melissa A. Epler
First Name Middle Name Last Name

Title Bankruptcy Administrator

Company Santander Bank, N.A.

Address 1130 Berkshire Boulevard, MC: PA-WYO-BKR2
Number Street

Wyomissing PA 19610
City State ZIP Code

Contact phone (484) 512– 3552

Email DeftBkr@santander.us

Santander

Mail Code: 10-421-CN2
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

1535-0.5400 000003BFXB20W 1/2 BIN:0 0-6131
WENDELL CALLOWAY
6113 CHRISTIAN ST
PHILADELPHIA PA 19143-2901

STATEMENT OF ACCOUNT

Account Number:	
Statement Date:	07-26-2025
Statement Period From:	06-27-2025
Statement Period Through:	07-26-2025
Days in Statement Period:	30
Current Balance:	$12,843.89
Credit Line Amount:	$0.00
Available Credit:	$0.00
End of Draw Date:	06-27-2027
Minimum Payment:	$150.55
Payment Due Date:	08-18-2025

Important Message

Want a faster and more convenient way to get your account information?
Enroll in online banking and our Mobile Banking App – it takes just a few minutes.

INTERNAL ONLY

1535-0.5400 000003BFXB20W 1/2 BIN:0 0-6131

ACCOUNT BILLING SUMMARY

Principal Due	$53.30
INTEREST CHARGE Due	**$97.25**
Past Due Amount	$0.00
Late Charges Due	$0.00
Fees Due	$0.00
Payment Shortage	$0.00
Total Minimum Payment Due	**$150.55**

ACCOUNT BALANCE SUMMARY

Beginning Balance	$12,926.64
Advances	$0.00
Payment Received	$180.00
Insurance Premium	$0.00
INTEREST CHARGE	**$97.25**
Late Charges	$0.00
Fees	$0.00
Adjustments	$0.00
Ending Balance	$12,843.89
Unapplied Credit Balance	$0.00

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	06-27-2025	Periodic **INTEREST CHARGE**	$97.25
Periodic Rate Through	07-26-2025	**ANNUAL PERCENTAGE RATE**	9.2500
Payment Amount	$150.55		
Daily Periodic Rate *	0.0002534247		
Balance Subject to Interest Rate	$12,791.29	Ending Principal	$12,746.64

* The daily periodic rate may vary.

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	06-27-2025	BEGINNING PRINCIPAL		$12,825.43
07-21-2025	07-14-2025	PAYMENT RECEIVED - THANK YOU	$180.00	$12,746.64
		TO PRINCIPAL	$78.79	
		** INTEREST CHARGE **	$101.21	
	07-26-2025	ENDING PRINCIPAL		$12,746.64

** **FEES** **

TOTAL FEES THIS PERIOD $0.00

** **INTEREST CHARGED** **

TOTAL INTEREST THIS PERIOD $97.25

Please return this portion with your check.

Santander

Account Number	Due Date	Payment Due	Amount Enclosed
	08-18-2025	$150.55	

WENDELL CALLOWAY
6113 CHRISTIAN ST
PHILADELPHIA PA 19143-2901

Make Check Payable To:

Santander Bank, N.A,
P.O. Box 847051
Boston, MA 02284-7051

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Wendell N Calloway

Debtor
______________________________________/

Chapter #13
Case No. 20-14119
Honorable Patricia M Mayer

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on July 30, 2025, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by first class mail, postage pre-paid or other method specified on service list.

Signed under the penalties of perjury, this 30th day of July 2025.

Melissa A Epler

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
1130 Berkshire Boulevard
Wyomissing, PA 19610
(484) 512-3552
Email: DeftBkr@santander.us

VIA US MAIL
Wendell N Calloway
6113 Christian St
Philadelphia, PA 19143

VIA ECF
Kenneth E West
1234 Market St Ste 1813
Philadelphia, PA 19107

Michael A Cibik
mail@cibiklaw.com